

**Tompkins County Office for the Aging**  
214 W. Martin Luther King, Jr./State Street, Ithaca, NY 14850

(607) 274-5482

<http://www.tompkinscounty.ny.gov/cofa>

2020 <b>Benefit Checklist for Older Adults in Tompkins County</b> 2020			
PROGRAM DESCRIPTION	WHO IS ELIGIBLE	INCOME & RESOURCES	BENEFITS
<b>SOCIAL SECURITY</b>  Social Security Administration (SSA)  Ithaca Office: 866-706-8289  <a href="http://www.ssa.gov/">www.ssa.gov/</a>	Retired wage earners 65+(age 66 if born 1943-1954, age 67 if born 1960+) or 62+ (reduced benefit) who have worked at least 40 quarters; disabled workers; surviving spouses and/or children.	Ages 62 to 66: Benefit is reduced \$1 for each \$2 earned over limit of \$17,640/year; year you reach full retirement age reduced \$1 for each \$3 earned over limit of \$46,920/year. No earning limit after attaining full retirement age.	Monthly benefit is based on prior employment and amount withheld from earnings. There is no resource limit.
<b>VETERANS BENEFITS</b> NYS Division of Veterans' Affairs: 888-838-7697  Ithaca Office of Veterans' Services: 272-1084 <a href="http://www.va.gov/">www.va.gov/</a> <a href="http://veterans.ny.gov/">veterans.ny.gov/</a>	Non-service-connected wartime veterans and their dependents benefit information is to the right.  Service-connected veterans should contact the appropriate service organization.	Income limits for Supplemental Benefit: Disabled Vet - Apply to regional VA office Housebound Vet. \$1,310 Aid and attendance - Apply to regional VA office Widow of Vet \$719 Housebound Spouse \$878 Aid and attendance for spouse - Apply to regional VA office	With 1 dependent: 1,642 941 1,100
<b>SSI: SUPPLEMENTAL SECURITY INCOME</b>  Provides a monthly cash benefit to for food, clothing, shelter needs. Eligibility based on financial need and residence.  Call SSA: 1-800-772-1213	Persons blind, disabled, or 65+, who have low income and low resources.	Monthly cash benefit depends upon amount of beneficiary's income and whether the applicant lives alone, with others, in the household of another, or in a residential facility.  SSI is intended for those with low or no income. To find out if you qualify, use benefits screening tool at <a href="http://www.ssa.gov/">www.ssa.gov/</a>  Resource limits: Individual: \$2,000 Couple: \$3,000 Exemptions: Home; car up to \$4,500 value; up to \$2000 equity in personal and household goods; \$1500 per person burial fund or pre-paid irrevocable pre-need funeral agreements.	
<b>MEDICARE</b>  Part A: Hospital insurance. No premium (most enrollees), but has deductible & co-pays. Part B: Limited medical coverage. Monthly premium of \$144.60 for most enrollees & deductibles & co-pays for most recipients. Part D: Prescription coverage. Call SSA: 800-772-1213 or 1-800-MEDICARE (800-633-4227). <a href="http://www.medicare.gov/">www.medicare.gov/</a>	Persons 65+ who are eligible for Social Security or Railroad Retirement benefits; others 65+ who may purchase coverage although not categorically eligible for it; if disabled for at least 24 months; with End Stage Renal Disease.	Part A: Coverage for acute hospital care after \$1,408 deductible per benefit period; limited skilled care in a skilled nursing facility; limited home care and hospice care.  Part B: Physicians, outpatient service, diagnostics & durable medical equipment; \$198/year deductible.  Part D: Prescription drug coverage. Premium cost ranges from \$17.00/month to \$106.40/month with 27 stand-alone plans available; Some plans have a deductible (up to \$435. Coverage cap for those who exceed total drug costs of \$4,020. Most Medicare Advantage customers must obtain Part D coverage through their provider. Extra help" available if low income; also if enrolled in Medicare Savings Program. For additional information, call COFA at 274-5482.	
<b>MEDICARE SAVINGS PROGRAMS (MSP)</b> QMB, SLMB, QI-1  QMB: Qualified Medicare Beneficiary SLMB: Specified Low-Income Medicare Beneficiary QI-1: Qualified Individual-1  Tompkins County Office for the Aging: 274-5482	Persons who apply must be 65+, blind or disabled with low income & low resources, who have Medicare Part A, Medicare Part B or both.	QMB: Individual: \$1,061 Couple: \$1,430 SLMB: Individual: \$1,269 Couple: \$1,711 QI-1: Individual: \$1,426 Couple: \$1,923  Resource limits: There is no resource test for the MSP.	QMB, SLMB & QI-1 programs pay the monthly Medicare premium of \$144.60 (for most enrollees, which will be added back the social Security check.  For those eligible for QMB only, will also pay all Medicare co-payments, co-insurance, and deductibles. <a href="http://www.nyhealth.gov/health_care/medicaid/program/update/savingsprogram/medicaresavingsprogram.htm">www.nyhealth.gov/health_care/medicaid/program/update/savingsprogram/medicaresavingsprogram.htm</a>
<b>MEDICAID</b> Comprehensive Health Care Benefits Medicaid Programs: 274-5343 Applicant Information: 274-5359 Medicaid Transportation: 866-753-4543 Medicaid Answering Service Medicaid Managed Care: 274-5667	Persons blind, disabled, or 65+, with low income and low resources; persons under 65 who meet Safety Net Assistance Program budget rules. Community, hospital or nursing home coverage after person has "spent down" "surplus income" to Medicaid level.	Monthly income limits: Individual: \$875 Couple: \$1,284 Resource limits: Individual: \$15,750 Couple: \$23,100 Exemptions: Home, car, health insurance premiums & \$1500 per person burial fund or irrevocable pre-need funeral arrangement.	Comprehensive coverage for Medicaid-participating physician services, hospital, prescription drugs, approved medical equipment, nursing home, home care and transportation for approved services.  <a href="http://www.health.state.ny.us/health_care/medicaid/">www.health.state.ny.us/health_care/medicaid/</a>

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<b>HEAP: Home Energy Assistance Program-</b> offering financial help for winter heating costs.  <b>HEAP for those 60+ or receiving SSD:</b> call 274-5482	Low-income households (owners and renters).  <b>Regular HEAP:</b> No resource limits. <b>Emergency HEAP:</b> Must have heating emergency. Resource limits apply.	2019-2020 Gross monthly income limits for Regular HEAP (do not include Medicare premium): Individual: \$2,494 Couple: \$3,262  Check with HEAP during the season as guidelines and benefits may change.	Once per season grant or credit to supplier.  Possible emergency grant if faced with heating emergency.  Furnace repair / replacement may be available for homeowners; resource limits apply.
<b>SNAP: Supplemental Nutrition Assistance Program (Food Stamps)</b>  Benefit card with monthly allotment to be used to purchase food items.  <b>DSS SNAP:</b> 274-5201  <a href="https://www.mybenefits.ny.gov/selfservice/">https://www.mybenefits.ny.gov/selfservice/</a>	Low-income households.  This information is subject to change and is only to be used as a guideline. Please submit an application for consideration.	Individual: \$2,082 Couple: \$2,818 Eligibility is NOT guaranteed as housing and medical expenses are used to determine eligibility & benefit amount. Households with elderly or disabled members whose income exceeds limits may be eligible if countable resources do not exceed \$3,500.	Benefit allotment depends on size, income, and expenses of household.
<b>PHONE DISCOUNT</b> Time Warner Cable: 800-892-2253 <a href="http://www.timewarnercable.com/en/support/phone/topics/feline-phone-credit.html">http://www.timewarnercable.com/en/support/phone/topics/feline-phone-credit.html</a>  Verizon LifeLine: 800-837-4966 or LifeLine Recertification: 866-849-0404 <a href="http://www.verizonwireless.com/b2c/landingpages/lifeline.jsp">www.verizonwireless.com/b2c/landingpages/lifeline.jsp</a>	Anyone who receives one or more of the following: HEAP, SNAP, Medicaid, TANF, SSI, Vet. Disability Pension, Vet. Surviving Spouse Pension, Section 8 Housing Assistance.	If meet eligibility criteria for one or more programs listed at left. If not: Individual: \$1,365 Couple: \$1,851	Reduction on monthly phone bill; may also give discount on installation charges.
<b>IT-214 NYS TAX REBATE</b> Tax credit or check to homeowners & renters who pay a high % of income on rent or property taxes. For forms: 518-457-5431 Tax Dept. information: 518-457-5181	Homeowners and renters who meet financial eligibility criteria; based on income, and either property taxes or amount of rent paid. <a href="http://www.tax.ny.gov/pdf/current_forms/it/it214_fill_in.pdf">www.tax.ny.gov/pdf/current_forms/it/it214_fill_in.pdf</a>	Maximum yearly household gross income .... \$18,000 Homeowners: Market value of home cannot exceed \$85,000. Renters: Adjusted average rent (see form) must not exceed \$450. No resource limit.	Amount of refund depends on percentage of income spent on property tax or rent. Maximum rebate \$75 if under 65, \$375 if 65+. Applications may be submitted for 3 prior years with an April 15th deadline.
<b>SENIOR PROPERTY TAX EXEMPTION – RPTL 467</b>  Can be as high as 50% of property taxes on homestead. Contact city or town where taxes are paid to apply.  <b>Tompkins County Assessment:</b> 274-5517	Real estate owners 65+ or persons with physical disabilities who use their property exclusively as their legal residence are eligible. Benefit for Veterans may differ. Veterans of any age should call for additional information.	Maximum yearly household gross income varies per municipality. The gross income limit for the senior exemption is \$37,400.  Application dates: March 1	Up to 50% tax exemption on real estate property taxes.  <a href="http://www.tax.ny.gov/pit/property/exemption/senior/exempt.htm">www.tax.ny.gov/pit/property/exemption/senior/exempt.htm</a>  For STAR and Enhanced Star tax exemption information: <a href="http://www.orps.state.ny.us/star/faq.htm">www.orps.state.ny.us/star/faq.htm</a>
<b>EPIC: Elderly Pharmaceutical Insurance Coverage</b> NYS program provides co-pay assist for MC D covered RXs as well as some MC D excluded RXs. To apply, call the EPIC Hot Line: 800-332-3742	Persons 65+, must be enrolled in Medicare Part D.  Medicaid recipients are generally not eligible.  <a href="http://www.health.ny.gov/health_care/epic/">www.health.ny.gov/health_care/epic/</a>	Yearly income limits: Individual.....\$75,000 Couple.....\$100,000 No resource limits.  Premiums and deductibles are based on income.	Beneficiary co-pays range from \$3 to \$20 per prescription.  EPIC will pay basic MC drug plan premiums for single members with annual income of \$23,000 or \$29,000 if married.
<b>HOUSING CHOICE VOUCHERS</b>  Government subsidies to greatly reduce rents of those eligible. Program has a waiting list.	Families, elderly and handicapped persons with low income:	Tompkins County residents call Ithaca Housing Authority: 273-1244 Tompkins Community Action: 273-8816	The rental amount paid by:  1. Those who are recipients of rental assistance, and  2. Residents in subsidized independent housing units, is generally 30% of average monthly income (earned and unearned).
<b>SUBSIDIZED HOUSING</b>  Local independent living senior apartments	Usually 62+ or adults of any age with a disability. Maximum annual income limits apply.	Pick up the "Housing for Seniors in Tompkins County" guide at the Office for the Aging or view it online at: <a href="http://www.tompkinscountyny.gov/cofa/local/resources">http://www.tompkinscountyny.gov/cofa/local/resources</a>	

